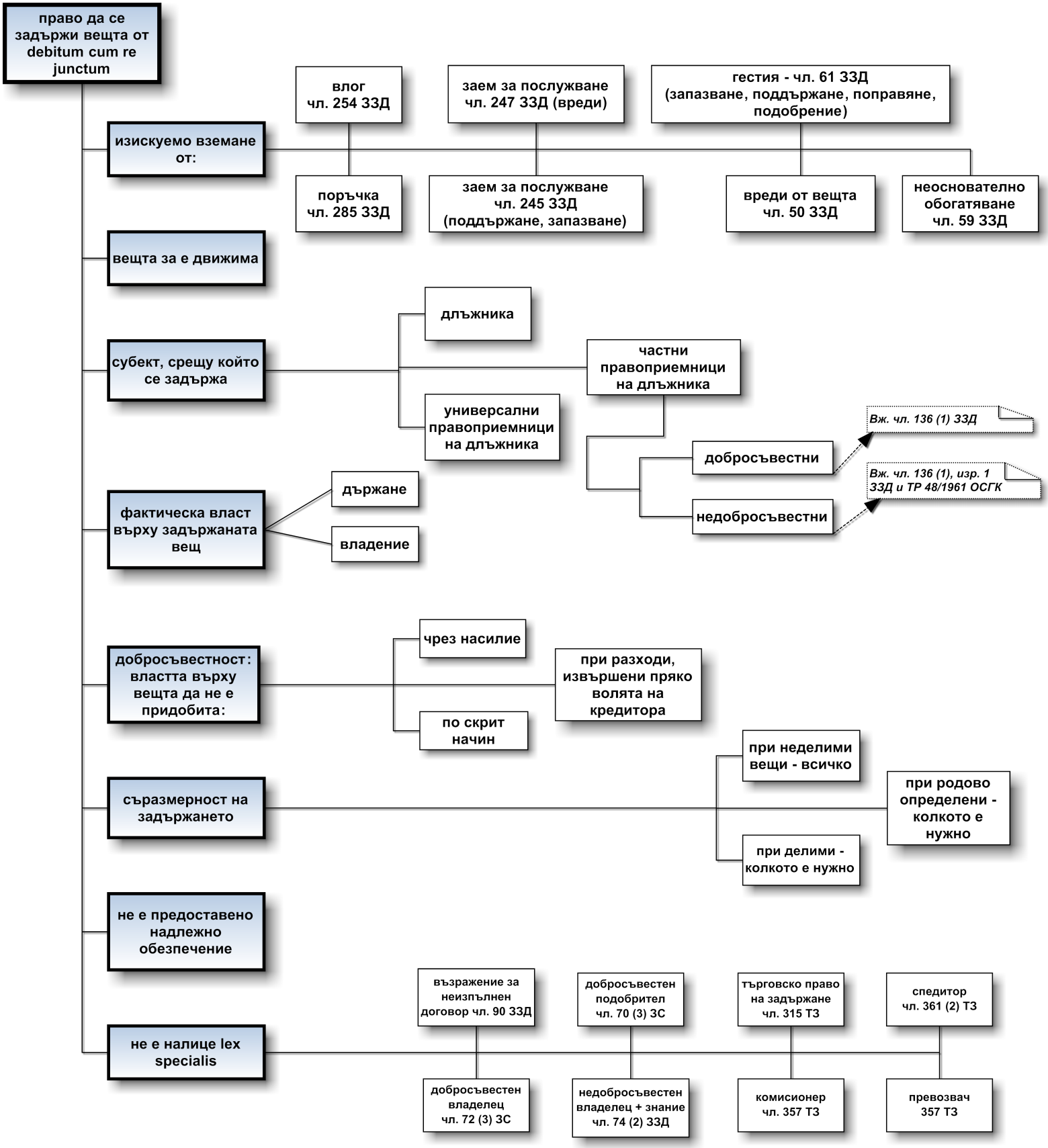Debitum cum re junctum - чл. 91 ЗЗД